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**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE:

**Donna G. Crussel**SSN(s): xxx-xx-6426**1012 NE 17th St.****Paris, TX 75460**

Debtor

CASE NO: **15-40337**

Chapter 13

**You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.**

### CHAPTER 13 PLAN

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

1. **Submission of Income.** Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.

2. **Plan Payments and Length of Plan.** Debtor will pay the sum of see below per month to Trustee by ☐ Payroll Deduction(s) or by ☒ Direct Payment(s) for the period of 60 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☒ Variable Plan Payments

Beginning Month	Ending Month	Amount of Monthly Payment	Total
<b>1 (03/27/2015)</b>	<b>60 (02/27/2020)</b>	<b>\$505.00</b>	<b>\$30,300.00</b>
Grand Total:			<b>\$30,300.00</b>

Reason for Variable Plan Payments:

3. **Payment of Claims. The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief.**

Allowed claims shall be paid to the holders thereof in accordance with the terms thereof. From the monthly payments described above, the Chapter 13 Trustee shall pay the following allowed claims in the manner and amounts specified. Claims filed by a creditor designated as secured or priority but which are found by the Court to be otherwise shall be treated as set forth in the Trustee's Recommendation Concerning Claims.

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4. **Administrative Claims.** Trustee will pay in full allowed administrative claims and expenses pursuant to § 507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** Trustee shall receive a fee for each disbursement, the percentage of which is fixed by the United States Trustee.

(B). **Debtor's Attorney's Fees.** The total attorney fee as of the date of filing of the petition is \$3,500.00. The amount of \$70.00 was paid prior to the filing of the case. The balance of \$3,430.00 will be paid ☒ from first funds upon confirmation, or in the alternative ☐ from the remaining balance of funds available after specified monthly payments. The total attorney fees are subject to reduction by notice provided in the Trustee's Recommendation Concerning Claims to an amount consistent with LBR 2016(h) absent a certification from debtors attorney regarding legal services provided pertaining to automatic stay litigation occurring in the case.

5. **Priority Claims.**

(A). **Domestic Support Obligations.**

☒ None. If none, skip to Plan paragraph 5(B).

(i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

(iii). Anticipated Domestic Support Obligation Arrearage Claims

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

☒ None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment
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(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

☒ None; or

Claimant and proposed treatment:

(a) Claimant	(b) Proposed Treatment
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(B). **Other Priority Claims (e.g., tax claims).** These priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
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IRS

\$2,088.63

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**6. Secured Claims.****(A). Claims Secured by Personal Property Which Debtor Intends to Retain.**

(i). **Pre-confirmation adequate protection payments.** Unless the Court orders otherwise, no later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment, as confirmation is prohibited without said proof.

Debtor shall make the following adequate protection payments:

- ☐ directly to the creditor; or
- ☐ to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount
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(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☐ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Estimated Claim	(e) Interest rate	(f) Monthly payment
Regional Acceptance 2005 Honda Accord	9/2010	\$10,374.29	3.25%	\$265.80 Avg. Month(s) 8-49

(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☐ None; or

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(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment
<b>United Consumer Financial Svc kirby vaccum</b>		<b>\$300.00</b>	<b>0.00%</b>	<b>\$5.66 Avg. Month(s) 8-60</b>

(B). **Claims Secured by Real Property Which Debtor Intends to Retain.** Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor; and (b) Property description	(c) Estimated pre-petition arrearage	(d) Interest rate	(e) Projected monthly arrearage payment
<b>Lamar County Appraisal District 2010-2014 property taxes</b>	<b>\$6,800.00</b>	<b>12.00%</b>	<b>\$193.17 Avg. Month(s) 8-60</b>

(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a) Creditor	(b) Collateral to be surrendered

(D). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor's exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph 7 below:

Name of Creditor	Collateral Description	Estimated Claim
<b>Alliance Finance</b>	<b>Household Goods</b>	<b>\$900.00</b>
<b>Toledo Finance</b>	<b>Household Goods</b>	<b>\$1,250.00</b>

7. **Unsecured Claims.** Debtor estimates that the total general unsecured debt not separately classified in Plan paragraph 12 is **\$82,827.00**. After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of **\$49.63**. Trustee is authorized to increase this dollar amount if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. **Executory Contracts and Unexpired Leases.** All executory contracts and unexpired leases are assumed, unless rejected herein. Payments due after the filing of the case will be paid directly by Debtor (c) or through the plan by the Trustee (d), as set forth below.

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Debtor proposes to cure any default by paying the arrearage on the assumed leases or unexpired contracts in the amounts projected in column (e) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

☒ None; or

(a) Creditor; and (b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Payment to be paid through plan by Trustee	(e) Projected arrears monthly payment through plan (for informational purposes)
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9. **Property of the Estate.** Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S), unless the Court orders otherwise.

10. **Post-petition claims.** The DEBTOR(S) will not incur any post-petition consumer debt except upon written approval of the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

11. **General Provisions.** Post-Petition earnings during the pendency of this case shall remain property of the estate notwithstanding section 1327. Any remaining funds held by the Trustee after dismissal or conversion of a confirmed plan may be distributed to creditors pursuant to these provisions. Notwithstanding section 1329(a), the Trustee may bring a motion anytime within the applicable commitment period of the Plan to modify debtor's Plan to meet the criteria of section 1325(b). Any funds sent to the debtor(s) in care of the Trustee, during the pendency of this case may be deposited to the debtor's account and disbursed to creditors holding allowed claims pursuant to this Plan, the Confirmation Order, and/or as set forth in the Trustee's Recommendation Concerning Claims.

12. **Other Provisions:**

(A). **Special classes of unsecured claims.**

Name of Unsecured Creditor	Remarks
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(B). **Other direct payments to creditors.**

Name of Creditor	Remarks
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(C). **Additional provisions.**

Notwithstanding any provision herein to the contrary, the deadline for the Trustee to file the Trustee's Recommendation Concerning Claims, as well as the deadline for filing objections to the Trustee's Recommendation Concerning Claims and objections to claims shall be governed by Local Bankruptcy Rule 3015(g).

Notwithstanding any other provision in the Plan, the Trustee shall receive a fee as allowed pursuant to the provisions of 28 U.S.C. 586(e)(2) in the percentage amount as fixed by the United States Trustee.

Special Note: This plan is intended as an exact copy of the recommended form prepared by the Standing Chapter 13 Trustees for this District, except as to any added paragraphs after paragraph 11 above. The Chapter 13 trustee shall be held harmless for any changes in this plan from the recommended form dated July 1, 2005.

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Debtor(s): **Donna G. Crussel**

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Date: **March 7, 2015**

**/s/ Donna G. Crussel**

Donna G. Crussel, Debtor

**/s/ Robert E. Barron**

Robert E. Barron, Debtor's Attorney

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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE: **Donna G. Crussel**

*Debtor*

CASE NO. **15-40337**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on March 7, 2015, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Robert E. Barron**

Robert E. Barron  
Bar ID:01820800  
Barron & Barron, LLP  
P.O. Box 1347  
Nederland, Texas 77627  
(409) 727-0073

Alliance Finance  
25 NE 20th Street  
Paris, TX 75460

Belk  
P.O. Box 960012  
Orlando, FL 32896

Cash Express  
Paris, TX 75460

Alliance Finance  
25 NE 20th  
Paris, TX 75460

Belk  
POB 965046  
Orlando, FL 32896

Cash Express  
201 N. Collegiate Ste. 475  
Paris, TX 75460

Ashro  
3650 Milwaukee St.  
Madison, WI 53714

Beneficial Finance  
221 N. Broadway St.  
Hugo, OK 74743

Cash Max  
147 N. Colligate  
Paris, TX 75460

Bealls  
c/o Comenity Bank  
POB 182124  
Columbus, OH 43218

Capital One  
POB 85149  
Richmond, VA 23295

Cash Net USA  
PO Box 643990  
Cincinnati, OH 45264

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**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Donna G. Crussel***Debtor*CASE NO. **15-40337**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Cash Store #7115  
 3848 Lamar Ave.  
 Paris, TX 75460

House Hold Bank Master Card  
 PO Box 49352  
 San Jose, CA 95161

Noble Finance  
 118 Clarksville, St.  
 Paris, TX 75460

Check & Go  
 3304 Lamar Ave.  
 Paris, TX 75460

Internal Revenue Service  
 POB 21126  
 Philadelphia, PA 19114

One Main Financial  
 POB 70918  
 Charlotte, NC 28272-0918

Chevron  
 PO Box 530950  
 Atlanta, GA 30353

IRS  
 P.O. Box 7346  
 Philadelphia, PA 19101-7346

Paris Regionl Medical  
 865 E. Delaware Dr.  
 Paris, TX 75460

City Finance  
 1559 Clarksville St.  
 Paris, TX 75460

Janna L. Countryman  
 P.O. Box 941166  
 Plano, TX 75094-1166

Paris Regional Medical  
 865 Deshong Dr.  
 Paris, TX 75460

Discover Bank Card  
 Van Ru Credit Corp.  
 11069 Strangline Rd. Bldg. E  
 Lenexa, KS 66215

JC Penney  
 P.O. Box 965005  
 Orlando, FL 32896

Paris Regional Medical Center  
 POB 99400  
 Louisville, KY 40269

Donna G. Crussel  
 1012 NE 17th St.  
 Paris, TX 75460

JC Penney  
 POB 965046  
 Orlando, FL 32896-5046

Paris Regional Medical Center  
 Dept. 23  
 POB 4115  
 Concord, CA 94524

House Hold B.C.  
 POB 80069  
 Salinas, CA 93912

Lamar County Appraisal District  
 521 Bonham St.  
 P.O. Box 400  
 Paris, TX 75461-0400

Payment Processing Center  
 POB 5259  
 Carol Stream, IL 60197



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**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Donna G. Crussel**

*Debtor*

CASE NO. **15-40337**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Regional Acceptance  
POB 580075  
Charlotte, NC 28258

United Consumer Financial Svc  
c/o Vital Recovery Service Inc.  
POB 92378  
Norcross, GA 30010

Regional Acceptance Credit Corp.  
13831 NW Freeway, Ste. 251  
Arlington, TX 76018

United States Attorney's Office  
110 North College Ave., Ste 700  
Tyler, Texas 75702-0204

Seventh Ave.  
1112 7th Ave.  
Monroe, WI 53566

Western Finance  
1245 Clarksville St.  
Paris, TX 75460

Spot Loan  
POB 720 Veocyn  
Belcourt, ND 58316

World Finance Corp.  
1747 Lamar Ste. A  
Paris, TX 75460

TEXAS HEALTH Presbyterian -Rockwall  
PO Box 676882  
Dallas, TX 75267

Toledo Finance  
1321 Clarksville Street  
Paris, TX 75460

U.S. Attorney General  
Main Justice Building  
10th and Constitution Ave NW  
Washington, DC 20530-0001

Label Matrix for local noticing

Alliance Finance

Alliance Finance

0540-4

25 NE 20th

25 NE 20th Street

Case 15-40337

Paris, TX 75460-4715

Paris, TX 75460-4715

Eastern District of Texas

Sherman

Sat Mar 7 13:29:29 CST 2015

Ashro

Robert E. Barron

Barron &amp; Barron, LLP

3650 Milwaukee St.

P.O. Box 1347

P.O. Box 1347

Madison, WI 53714-2304

Nederland, TX 77627-1347

Nederland, Texas 77627-1347

Bealls

Belk

Belk

c/o Comenity Bank

P.O. Box 960012

POB 965046

POB 182124

Orlando, FL 32896-0012

Orlando, FL 32896-5046

Columbus, OH 43218-2124

Beneficial Finance

Capital One

Cash Express

221 N. Broadway St.

POB 85149

201 N. Collegiate Ste. 475

Hugo, OK 74743-3859

Richmond, VA 23295-0001

Paris, TX 75460-5094

Cash Express

Cash Max

Cash Net USA

Paris, TX 75460

147 N. Colligate

PO Box 643990

Paris, TX 75460-4842

Cincinnati, OH 45264-0309

Cash Store #7115

Check &amp; Go

Chevron

3848 Lamar Ave.

3304 Lamar Ave.

PO Box 530950

Paris, TX 75462-5205

Paris, TX 75460-5024

Atlanta, GA 30353-0950

City Finance

Donna G. Crussel

Discover Bank Card

1559 Clarksville St.

1012 NE 17th St.

Van Ru Credit Corp.

Paris, TX 75460-6077

Paris, TX 75460-3136

11069 Strangline Rd. Bldg. E

Lenexa, KS 66215-2181

House Hold B.C.

House Hold Bank Master Card

IRS

POB 80069

PO Box 49352

P.O. Box 7346

Salinas, CA 93912-0069

San Jose, CA 95161-9352

Philadelphia, PA 19101-7346

(p)INTERNAL REVENUE SERVICE

JC Penney

JC Penney

CENTRALIZED INSOLVENCY OPERATIONS

P.O. Box 965005

POB 965046

PO BOX 7346

Orlando, FL 32896-5005

Orlando, FL 32896-5046

PHILADELPHIA PA 19101-7346

Lamar County Appraisal District

Noble Finance

One Main Financial

521 Bonham St.

118 Clarksville, St.

POB 70918

P.O. Box 400

Paris, TX 75460-5811

Charlotte, NC 28272-0918

Paris, TX 75461-0400

Paris Regiona Medical  
865 E. Delaware Dr.  
Paris, TX 75460

Paris Regional Medical  
865 Deshong Dr.  
Paris, TX 75460-9313

Paris Regional Medical Center  
Dept. 23  
POB 4115  
Concord, CA 94524-4115

Paris Regional Medical Center  
POB 99400  
Louisville, KY 40269-0400

Payment Processing Center  
POB 5259  
Carol Stream, IL 60197-5259

Regional Acceptance  
POB 580075  
Charlotte, NC 28258-0075

Regional Acceptance Credit Corp.  
13831 NW Freeway, Ste. 251  
Arlington, TX 76018

Seventh Ave.  
1112 7th Ave.  
Monroe, WI 53566-1364

(p)SPOTLOAN  
PO BOX 927  
PALATINE IL 60078-0927

TEXAS HEALTH Presbyterian -Rockwall  
PO Box 676882  
Dallas, TX 75267-6882

John Talton  
P. O. Box 941166  
Plano, TX 75094-1166

Toledo Finance  
1321 Clarksville Street  
Paris, TX 75460-6032

U.S. Attorney General  
Department of Justice  
Main Justice Building  
10th & Constitution Ave., NW  
Washington, DC 20530-0001

U.S. Attorney General  
Main Justice Building  
10th and Constitution Ave NW  
Washington, DC 20530-0001

US Trustee  
Office of the U.S. Trustee  
110 N. College Ave.  
Suite 300  
Tyler, TX 75702-7231

United Consumer Financial Svc  
c/o Vital Recovery Service Inc.  
POB 92378  
Norcross, GA 30010

United States Attorney's Office  
110 North College Ave., Ste 700  
Tyler, Texas 75702-0204

Western Finance  
1245 Clarksville St.  
Paris, TX 75460-6030

World Finance Corp.  
1747 Lamar Ste. A  
Paris, TX 75460-4709

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
POB 21126  
Philadelphia, PA 19114

Spot Loan  
POB 720 Veocyn  
Belcourt, ND 58316

End of Label Matrix  
Mailable recipients 48  
Bypassed recipients 0  
Total 48